

In re:  
Don Meissner  
Debtor

Case No. 20-11754-elf  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Sep 21, 2021

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2021:

Recip ID	Recipient Name and Address
db	+ Don Meissner, 242 N. 2nd Street, Apt. D, New Freedom, PA 17349-9713
14487097	Discover Personal Loans, P.O. BOX 6103, Attn: Bankruptcy Dept., Carol Stream, IL 60197-6103
14487098	+ First Bankcard, c/o First National Bank of Omaha, P.O. BOX 2340, Attn: Bankruptcy Dept., Omaha, NE 68103-2340
14487099	+ Lakeview Loan Servicing, P.O. BOX 8068, Attn: Bankruptcy Dept., Virginia Beach, VA 23450-8068
14507309	+ Lakeview Loan Servicing, LLC, C/O LoanCare, LLC, 3637 Sentra Way, Virginia Beach, VA 23452-4262
14489004	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge Street, Stop Code 3129, Omaha, Nebraska 68197
14487101	SYNNCB/Sam's Club, P.O. BOX 530942, Attn: Bankruptcy Dept., Atlanta, GA 30353-0942
14498119	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14505074	+ Toyota Motor Credit Corporation, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 21 2021 23:18:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Sep 22 2021 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 21 2021 23:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 21 2021 23:18:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14488847	EDI: DISCOVER.COM	Sep 22 2021 03:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14506313	EDI: JEFFERSONCAP.COM	Sep 22 2021 03:23:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14506577	EDI: JEFFERSONCAP.COM	Sep 22 2021 03:23:00	Jefferson Capital Systems, PO BOX 772813, Chicago IL 60677-2813
14487100	Email/Text: Bankruptcies@nragroup.com	Sep 21 2021 23:18:00	National Recovery Agency, P.O. BOX 67015, Attn: Bankruptcy Dept., Harrisburg, PA 17106-7015
14487102	EDI: TFSR.COM	Sep 22 2021 03:23:00	Toyota Financial Services, P.O. BOX 8026, Attn: Bankruptcy Dept., Cedar Rapids, IA 52409-8026
14498261	EDI: TFSR.COM	Sep 22 2021 03:23:00	Toyota Motor Credit Corp., PO BOX 9490, Cedar Rapids, Iowa 52409-9490
14548718	EDI: TFSR.COM	Sep 22 2021 03:23:00	Toyota Motor Credit Corporation, PO Box 9490,

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Cedar Rapids IA 52409-9490

TOTAL: 11

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14570818	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court; Toyota Motor Credit Corporation, PO Box 9490, Cedar Rapids IA 52409-9490
14537040	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14548542	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14570689	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2021 at the address(es) listed below:

Name	Email Address
BONNIE B. FINKEL	finkeltrustee@comcast.net NJ69@ecfcbis.com;Finkeltrustee@comcast.net
KERI P EBECK	on behalf of Creditor Toyota Motor Credit Corporation kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
MICHAEL A. LATZES	on behalf of Debtor Don Meissner efiling@mlatzes-law.com
REBECCA ANN SOLARZ	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
THOMAS SONG	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 7

**Information to identify the case:**

Debtor 1	<u>Don Meissner</u>	Social Security number or ITIN	xxx-xx-1532
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-11754-elf			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Don Meissner

9/21/21

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**